RURAL WATER Loan Fund

About The Program

The NRWA Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities.

The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.

Apply today by contacting your State Rural Water Association or NRWA!

Reasons to Apply

- Reasonable interest rates
- No administrative or processing fees
- Straightforward application process and quick turnaround
- Systems must be public entities serving up to 10,000 persons, or in rural areas with no population limits
- Loan amounts may not exceed $200,000 or 75% of the total project cost, whichever is less
- Emergency loans are 90-day no interest, with immediate turn around on applications

Eligible Projects

- Pre-development (planning) costs for infrastructure projects
- Replacement equipment, system upgrades, maintenance and small capital projects
- Energy efficiency projects to lower costs and improve sustainability
- Disaster recovery or other emergency loans available

Applications, information and forms can be downloaded from the NRWA website at nrwa.org or by scanning the QR Code above. For help, please call 1.800.332.8715 or email nrwarwlf@nrwa.org.

USDA Rural Development

NRWA

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